

## **complaint**

Mr G complains that American Express Services Europe Limited has appointed an overseas debt collection agency, resulting in higher postage costs. Mr G asks that American Express appoint a UK based debt collection agency.

## **background**

Mr G is repaying his credit card account under repayment plans. In late 2013 American Express appointed an overseas debt recovery agency to administer the repayment plans. While there is a UK address for cheques, Mr G says he has to post information about his financial position and this will result in unfair postage costs.

The adjudicator did not recommend that the complaint should be upheld. The adjudicator said American Express had provided a UK address that Mr G could send correspondence to and this was fair and reasonable in the circumstances.

Mr G did not agree. He said the address provided was for customer queries and was not a centre for negotiating payment arrangements. He had entered into an agreement with a UK financial services company and it was unreasonable to expect him to deal with an overseas company.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

American Express has provided a UK address that Mr G can send correspondence to. So there is no reason Mr G will incur additional postage costs due to the debt collection agency being based overseas. Mr G says he only corresponds by post and not by telephone – so it is unlikely he will incur additional telephone costs.

I am satisfied that American Express has responded to Mr G's concerns about the overseas debt collection agency fairly and reasonably.

## **my final decision**

My decision is that I do not uphold this complaint.

Ruth Stevenson  
**ombudsman**